

Electronic Acknowledgement Receipt

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| EFS ID: | 5633800 |
| Application Number: | 09781310 |
| International Application Number: | |
| Confirmation Number: | 7942 |
| Title of Invention: | Vintage maturation analytics for predicting behavior and projecting cash flow for customer communities and their responses to economic, competitive, or management changes |
| First Named Inventor/Applicant Name: | Joseph Breeden |
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| Filer: | John S. Paniaguas/Michael Tomsa |
| Filer Authorized By: | John S. Paniaguas |
| Attorney Docket Number: | P 272852 |
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| Application Type: | Utility under 35 USC 111(a) |

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| Submitted with Payment | yes |
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| Payment was successfully received in RAM | \$ 1110 |
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File Listing:

| Document Number | Document Description | File Name | File Size(Bytes)/ Message Digest | Multi Part /.zip | Pages (if appl.) |
|-----------------|--|-----------|--|------------------|------------------|
| 1 | Amendment/Req. Reconsideration-After Non-Final Reject | amend.PDF | 435234 | no | 9 |
| | | | 8abf78d1bf71456349c610d28f5d41d5084c fff2 | | |

Warnings:**Information:**

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|---|-------------------------|--------------|--|----|---|
| 2 | Fee Worksheet (PTO-875) | fee-info.pdf | 30133 | no | 2 |
| | | | b4402f98f660d07eb44403fc7dd5ed9b73a a2a9c | | |

Warnings:**Information:**

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|-------------------------------------|--|--|--------|
| Total Files Size (in bytes): | | | 465367 |
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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.